IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Savasoglu et al.) Examiner: See, Carol A.)

Serial No.: 10/703,978) Art Unit: 3693)

Filing Date: November 7, 2003) Atty. Docket No. 030587

Title: SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE

SECURITIES

RESPONSE TO OFFICE ACTION

K&L Gates LLP Pittsburgh, PA 15222 September 16, 2010

VIA ELECTRONIC FILING

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed March 16, 2010 ("the Office Action") in connection with the above-identified application, Applicants respond as follows, wherein:

Claim Amendments begin on page 2; and

Remarks begin on page 5.